Case 18-12240-jkf Doc 18 Filed 05/11/18 Entered 05/12/18 00:58:08 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

In re: Cheryl Ann Moore Debtor

Case No. 18-12240-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: May 09, 2018 Form ID: 309I Total Noticed: 10

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018. 2015 S. Hemberger Street, PHILADELPHIA, PA 19143-2,13 Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, db Cheryl Ann Moore, +FREDERICK L. REIGLE, tr

Reading, PA 19606-0410 14088582 +James McGarrity, 1500 J F Kennedy Blvd, Suite 405, Philadelphia, PA 19102-1713 999 NW GRAND BLVD, +MIdland Mortgage/Midfirst, 14088583 Oklahoma City, OK 73118-6051

Dallas, TX 75265-0584 +VERIZON, 14088584 PO BOX 650584,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mcgarritylaw@gmail.com May 10 2018 02:47:58 JAMES P. MCGARRITY,

1500 John F. Kennedy Boulevard, James P. McGarrity, Suite 405, Philadelphia, PA 19102 E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:02 City of Philadelphia, smq City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:18 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee, ust

Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, aty* +FREDERICK L. REIGLE,

Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

> FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, FREDERICK L. REIGLE ecf_frpa@trustee13.com

JAMES P. MCGARRITY on behalf of Debtor Cheryl Ann Moore mcgarritylaw@gmail.com, mcgarritybk@yahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com

REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	oformation to identify the case:				
Debtor 1	Cheryl Ann Moore	Social Security number or ITIN xxx-xx-9753			
	First Name Middle Name Last Name	EIN			
Debtor 2	·	Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 4/3/18			
Case number: 18	3–12240–jkf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Cheryl Ann Moore	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	2015 S. Hemberger Street PHILADELPHIA, PA 19145–2713	
4.	Debtor's attorney Name and address	JAMES P. MCGARRITY James P. McGarrity Suite 405 1500 John F. Kennedy Boulevard Philadelphia, PA 19102	Contact phone (215) 564–1951 Email: mcgarritylaw@gmail.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 5/9/18

For more information, see page 2

Debtor Cheryl Ann Moore Case number 18–12240–jkf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	June 8, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
required to do so. 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under	Filing deadline: 8/7/18
		11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 6/12/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/30/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 7/18/18 at 09:30 AM, Location: Courtroom #3, 900 Market \$	·
10	D. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you well debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov. If you believe that
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	harge of debts, which may include all or part of debts will not be discharged until all payments for may never try to collect the debt from the low want to have a particular debt excepted from the file a complaint and pay the filing fee in the let that the debtors are not entitled to a discharge lust file a motion. The bankruptcy clerk's office